(b) the number of instances where sellers and traders have refused to effect any downward trend in the prices despite decline in the rate of excise duties or have refused to lower prices by the same proportion; and

(c) the measures Government propose to undertake aqainst the delinquent traders and sellers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) and (b) Excise duty is levied at production point and there is a long chain of intermediaries between production point and the consumer, who add their cost and profit to the ex-factory prices. The price of commodities depends on multiplicity of factors including cost or production, demand and supply interplay, level of taxation, prices of competitors products etc. Excise duty is, therefore, only one amongst several elements which determine the commodity price. Hence, changes in the excise duty rates on specific commodities may not translate into proportionate changes in their market prices. It is, therefore, not feasible to exactly co-relate the reduction in prices corresponding to the reduction of excise duty by the Government.

After presentation of the 1993-94, 1994-95 & 1995-96 Budgets, Bureau on Industrial Costs & Prices was asked to conduct a quick study of a few selected commodities and as per their reports the following industries have not passed the excise duty concession in full to the consumers:—

1993-94

1. Man-made fibre
2. Drugs
3. Cosmetics

1994-95

1. Floor coverings
2. Glazed Ceramic tiles & ceramic articles
3. Paints (some units)

1995-96

1. Hair Oil
2. Aerated Soft Drinks.

(c) In view of above, it is not feasible to enforce through legal mechanisms a reduction in prices corresponding to the reduction of excise duty. However, the Ministry of Civil Supplies, Consumer Affairs and Public Distribution and other administrative Ministries hold discussions with trade and industry and take other measures in this regard and also monitor prices.

Constitution of a working Group of R.B.I.

227. SHRI S. AUSTIN: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has constituted a working group to analyse the various schemes and incentives for Non-Resident Indians;

(b) if so, the details thereof; and

(c) the time by which the working group is likely to submit its recommendations?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL): (a) and (b) Yes Sir. A working Group was set up by Reserve Bank of India (RBI) on 14.10.1994 with representations from RBI and Government. The working Group was constituted to review the various schemes and incentives available to Non-Resident Indians (NRIs) for investment in India, the operative procedures and to recommend modification/amendment to the schemes and procedures as considered necessary to the Government of India.

(c) The Working Group has submitted their recommendations to the RBI in May, 1995.

RBI's Committee for Improved Customer Service

228. SHRI PRAMOD MAHAJAN:
SHRI VIREN J. SHAH:

Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India appointed a Committee to improve the Customer service in banks;

(b) if so, exact date of appointment of the Committee, when did it submit its report and details of its recommendations and the exact date of RBI instructions to the banks to implement them;

(c) the action taken by banks to implement these recommendations and whether improvement in operational efficiency has resulted in reducing the service and interest charges;

(d) if not, the reasons therefor;

(e) the total number of recommendations made, the number accepted, the number implemented and the number under review, with status and reasons therefor, and

(f) the main thrust of the recommendations?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL): (a) and (b) In September, 1990, Reserve Bank of India (RBI) had appointed a Committee on Customer Service in Banks under the Chairmanship of Sh. M.N. Goiporia, ex-Chairman of State Bank of India. The Committee submitted its report on 5.12.91 containing 97 recommendations. The wide ranging recommendations made by the Committee cover the following areas:—

(I) improvement of customer service by enlarging the scope of teller services, extending banking hours for non-cash transactions, devising appropriate procedures to render uninterrupted service during business hours, extending facilities for exchange of mutilated and soiled notes, ensuring nomination in all accounts;

(II) opening of specialised branches focussing on international banking, industrial finance, small scale industries;

(III) making bank employees more responsive and customer friendly by job enrichment, proper training, reward system and more constructive role by employees organisations;

(IV) technology upgradation and continuous review of systems and procedures in tune with the changing needs of customers;

(V) making bank deposits more attractive by increasing savings bank interest rates, permitting tax benefits on deposits etc., and

(VI) compensating customers for delay in collection of cheques, payment by mail transfer, telegraphic transfer, etc.

RBI have advised banks on 28.1.92, 27.5.92, 11.2.93 and 27.10.93, to implement majority of the recommendations.

(c) and (d) Banks have already started implementing the various recommendations of the Committee. According to RBI, so far there does not appear to be any reduction in service charges/interest charges.

(e) A detailed Statement will be laid on the Table of the House.

(f) The main thrust of the recommendations is on the need for greater competitions, greater operational flexibility in respect of banking services and greater responsiveness to the needs of the public.

मध्य प्रदेश के ग्रामीण और आदिवासी क्षेत्रों का विद्युतीकरण

229. **श्री दिलीप सिंह जूदेव:** क्या विद्युत मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या ग्रामीण विद्युतीकरण निगम लिमिटेड ने मध्य प्रदेश के ग्रामीण और आदिवासी क्षेत्रों में तेजी से विद्युतीकरण करने के लिए अब तक कोई प्रयास किया है;

(ख) यदि हां, तो राज्य में उन गांवों का जिलावार ब्यौरा क्या है जिन्हें ग्रामीण विद्युतीकरण निगम लिमिटेड द्वारा विद्युतीकृत किया गया है;